**Tuesday, September 14, 2021** 

**Hearing Room** 

301

9:30 AM

1: - Chapter

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**Tentative Ruling:** 

- NONE LISTED -

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1:00-00000 Chapter

#0.00

PLEASE BE ADVISED THAT THE CHAPTER 13 CONFIRMATION CALENDAR CAN BE VIEWED ON THE COURT'S WEBSITE UNDER:

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Docket 0

#### **Tentative Ruling:**

- NONE LISTED -

Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

Tuesday, September 14, 2021

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10:30 AM

1:16-13545 Luwana Ramos Alvarado

Chapter 13

#18.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21

Docket 37

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Luwana Ramos Alvarado Represented By

R Grace Rodriguez

**Trustee(s):** 

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<u>10:30 AM</u>

1:17-10025 Amelia Quezada Velasquez

Chapter 13

#19.00

Trustee's motion to dismiss chapter 13 case due to material default of the plan pursuant to §1307(c)(6) failure to submit all tax returns

fr. 7/13/21

Docket 63

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Amelia Quezada Velasquez Represented By

Kevin T Simon

**Trustee(s):** 

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301

<u>10:30 AM</u>

1:17-10942 Shamiram E Chochian

Chapter 13

#20.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21

Docket 47

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Shamiram E Chochian Represented By

Kevin T Simon

**Trustee(s):** 

Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

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**Hearing Room** 

301

<u>10:30 AM</u>

1:17-11521 Solyman Davidesfahani and Sharzad Davidesfahani

Chapter 13

#21.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21

Docket 50

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Solyman Davidesfahani Represented By

Ali R Nader

**Joint Debtor(s):** 

Sharzad Davidesfahani Represented By

Ali R Nader

**Trustee(s):** 

### Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

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10:30 AM

1:17-12875 Mady Lysse and Robert Lysse

Chapter 13

#22.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21

Docket 53

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Mady Lysse Represented By

Jeffrey J Hagen

**Joint Debtor(s):** 

Robert Lysse Represented By

Jeffrey J Hagen

**Trustee(s):** 

Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

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<u>10:30 AM</u>

1:17-12944 **Kevin D Clark**  Chapter 13

Trustee's motion to dismiss case for failure to make plan payments #23.00

Docket

47 \*\*\* VACATED \*\*\* REASON: Motion withdrawn 8/25/21 - jjc

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Kevin D Clark Represented By

Lauren Rode

**Trustee(s):** 

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10:30 AM

1:18-10831 Jose Reynaldo Juarez

Chapter 13

#24.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21; 8/10/21

Docket 97

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Jose Reynaldo Juarez Represented By

Richard Mark Garber

**Trustee(s):** 

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10:30 AM

1:18-11288 Neli Maria Negrea

Chapter 13

#25.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21; 8/10/21

Docket 132

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Neli Maria Negrea Represented By

Stella A Havkin

**Trustee(s):** 

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<u>10:30 AM</u>

1:18-12232 Faun Thai

Chapter 13

#26.00 Trustee's Motion to dismiss case for failure to make plan payments

fr. 6/8/21

Docket 58

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Faun Thai Represented By

Devin Sawdayi

**Trustee(s):** 

# Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

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10:30 AM

1:18-12996 Manuel Jimenez and Norma Mendez

Chapter 13

#27.00 Trustee's motion to dismiss case for failure to make plan payments

Docket 30

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Manuel Jimenez Represented By

David Lozano

**Joint Debtor(s):** 

Norma Mendez Represented By

David Lozano

Movant(s):

Elizabeth (SV) F Rojas (TR) Pro Se

**Trustee(s):** 

Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

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301

<u>10:30 AM</u>

1:19-10022 Gus Albert Bolona and Deirdre Marie Bolona

Chapter 13

#28.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 5/11/21; 7/13/21; 8/10/21

Docket 88

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Gus Albert Bolona Represented By

Richard Mark Garber

**Joint Debtor(s):** 

Deirdre Marie Bolona Represented By

Richard Mark Garber

**Trustee(s):** 

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<u>10:30 AM</u>

1:19-10806 Abrahan Moran

Chapter 13

#29.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 3/9/21; 5/11/21; 7/13/21

Docket 64

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Abrahan Moran Represented By

R Grace Rodriguez

**Trustee(s):** 

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10:30 AM

1:19-11856 Maria Menzi Cadelina

Chapter 13

#30.00 Trustee's motion to dismiss chapter 13 case due to material

default of plan: failure to submit all tax refunds

fr. 4/6/21; 6/8/21

Docket 30

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Maria Menzi Cadelina Represented By

Hasmik Jasmine Papian

**Trustee(s):** 

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301

10:30 AM

1:19-11963 Lana Petrosyan

Chapter 13

#31.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 3/9/21; 4/6/21; 7/13/21

Docket 61

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Lana Petrosyan Represented By

Rebecca Tomilowitz

**Trustee(s):** 

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1:19-11963 Lana Petrosyan

Chapter 13

#32.00 Trustee's motion to dismiss chapter 13 case due to material

default of plan: failure to submit all tax refunds

fr. 4/6/21; 7/13/21

Docket 70

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Lana Petrosyan Represented By

Rebecca Tomilowitz

**Trustee(s):** 

Judge Victoria Kaufman, Presiding Courtroom 301 Calendar

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301

10:30 AM

1:19-12350 Gregorio Alberto Driotez and Maryella Driotez

Chapter 13

#33.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21

Docket 36

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Gregorio Alberto Driotez Represented By

Jeffrey J Hagen

**Joint Debtor(s):** 

Maryella Driotez Represented By

Jeffrey J Hagen

**Trustee(s):** 

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<u>10:30 AM</u>

1:19-12931 Tiffany Nicole Merlo

Chapter 13

#34.00 Trustee's motion to dismiss case due to material default of the plan pursuant to

§1307(c)(6) failure to submit all tax refunds

Docket 65

### **Tentative Ruling:**

- NONE LISTED -

# **Party Information**

#### **Debtor(s):**

Tiffany Nicole Merlo Represented By

Kevin T Simon

**Trustee(s):** 

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10:30 AM

1:19-12947 Ronaldo Garcia

Chapter 13

#35.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21

Docket 49

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Ronaldo Garcia Represented By

Daniel King

**Trustee(s):** 

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<u>10:30 AM</u>

1:19-13208 Elino Cometa Bukid

Chapter 13

#36.00 Trustee's Motion to dismiss case for failure to make plan payments

fr. 6/8/21 8/10/21

Docket 31

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

**Debtor(s):** 

Elino Cometa Bukid Represented By

Hasmik Jasmine Papian

**Trustee(s):** 

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<u>10:30 AM</u>

1:20-10046 Emmanuel Dumada-Ug Sitaca

Chapter 13

#37.00 Trustee's Motion to dismiss case for failure to make plan payments

Docket 49

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Emmanuel Dumada-Ug Sitaca Represented By

Ali R Nader

**Trustee(s):** 

Courtroom 301 Calendar

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10:30 AM

1:20-10460 Veronica E Pledger

Chapter 13

#38.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 12/8/20; 3/9/21; 5/11/21; 7/13/21; 8/10/21

Docket 45

### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Veronica E Pledger Represented By

Ali R Nader

**Trustee(s):** 

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303

10:30 AM

1:20-10569 Michael Henry Moretti and Heather Marie Moretti

Chapter 13

#39.00 Trustee's Motion to dismiss case for failure to make plan payments

fr. 8/10/21

Docket 33

\*\*\* VACATED \*\*\* REASON: Motion withdrawn 8/25/21 - jc

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Michael Henry Moretti Represented By

Erika Luna

**Joint Debtor(s):** 

Heather Marie Moretti Represented By

Erika Luna

**Trustee(s):** 

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<u>10:30 AM</u>

1:20-10619 Reginald Vergial Liddell

Chapter 13

#40.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 5/11/21; 7/13/21

Docket 57

**Tentative Ruling:** 

- NONE LISTED -

**Party Information** 

**Debtor(s):** 

Reginald Vergial Liddell Represented By

Rabin J Pournazarian

**Trustee(s):** 

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10:30 AM

**1:20-11024** Frank Roy Adame

Chapter 13

#41.00 Trustee's motion to dismiss case for failure to make plan payments

fr. 7/13/21; 8/10/21

Docket 44

#### **Tentative Ruling:**

- NONE LISTED -

#### **Party Information**

#### **Debtor(s):**

Frank Roy Adame Represented By

Daniel King

**Trustee(s):** 

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11:00 AM

1:17-11521 Solyman Davidesfahani and Sharzad Davidesfahani

Chapter 13

#42.00 Debtors' Motion for hardship discharge and waiver to file education certificate

fr. 7/13/21

Docket 51

#### **Tentative Ruling:**

For the reasons discussed below, the Court will deny the motion for hardship discharge.

#### I. BACKGROUND

#### A. Debtor's Bankruptcy Case and Chapter 13 Plan

On June 7, 2017, Solyman Davidesfahani and Sharzad Davidesfahani ("Debtors") filed a chapter 13 petition. In their schedule A/B, Debtors listed total assets in the amount of \$676,800.00 [doc. 1] and, in their amended schedule D, filed on August 5, 2017, Debtors listed total secured debts in the amount of \$481,019.00 [doc. 18].

In their schedule I, filed on June 7, 2017, Debtors stated that they had monthly income in the amount of \$4,173.00, including \$2,300.00 in rental income [doc. 1]. In their amended schedule J, Debtors stated that they have monthly expenses in the amount of \$3,874.79, resulting in a monthly net income of \$298.21 [doc. 17].

On September 21, 2017, the Court entered an order confirming Debtors' first amended chapter 13 plan [doc. 30]. Debtors' confirmed plan has a term of 5 years. It provides for monthly payments of \$264.00 starting on July 7, 2017, then \$297.00 per month from November 7, 2017 until the end of the plan term.

According to Debtors' liquidation analysis, in a chapter 7 case, nonpriorioty unsecured creditors would receive \$12,102.90, which Debtors represented to be a distribution of 3.44% of the scheduled nonprority unsecured debt [doc. 19]. Under the confirmed plan, the class of nonpriority unsecured creditors is to receive \$14,281.94.

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#### CONT... Solyman Davidesfahani and Sharzad Davidesfahani

Chapter 13

On June 7, 2021, Debtors filed a *Motion for Hardship Discharge and Waiver to File Education Certificate* (the "Motion") [doc. 51].

#### B. The Motion

In the Motion, Debtors request a hardship discharge. Debtors represent that they lost their renter, who was paying \$2,300.00 per month, and that their only other source of income is social security. Specifically, Debtors state that "[d]ue to the loss of this renter, Debtors are unable to continue to make the plan payments in the Chapter 13 and *do not want to rent* during this pandemic." Declaration of Solyman and Shazad Davidesfahani [doc. 51], attached to the Motion, ¶ 3 (emphasis added; errors in original).

#### II. DISCUSSION

#### A. Legal Standards

11 U.S.C. §1328(b) states that, subject to subsection (d), at any time after the confirmation of the plan and after notice and a hearing, the court may grant a discharge to a debtor that has not completed payments under the plan only if:

- (1) The debtor's failure to complete such payments is due to circumstances for which the debtor should not justly be held accountable;
- (2) The value, as of the effective date of the plan, of property actually distributed under the plan on account of each allowed unsecured claim is not less than the amount that would have been paid on such claim if the estate of the debtor had been liquidated under chapter 7 of this title on such date; and
- (3) Modification of the plan under section 1329 of this title is not practicable.

The granting of a hardship discharge is a matter for exercise of the court's discretion. *In re Bandilli*, 231 B.R. 836, 838 (1st Cir. B.A.P. 1999). The court must make its

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#### CONT... Solyman Davidesfahani and Sharzad Davidesfahani

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determination on the facts of each individual case. *In re Perkins*, 381 B.R. 530, 537 (Bankr. S.D. Ill. 2007). The debtor bears the burden of proof, and must satisfy the court on all three elements of § 1328(b). *In re Spencer*, 301 B.R. 730, 733 (8th Cir. B.A.P. 2003).

A request for a hardship discharge must be accompanied with evidence that the debtor's failure to complete his plan is due to "circumstances for which the debtor should not justly be held accountable." While the circumstances need not be catastrophic, § 1328(b)(1) is generally interpreted as requiring a showing of involuntary adverse circumstances. Alan N. Resnick and Henry J. Sommer, eds., 8 COLLIER ON BANKRUPTCY, ¶ 1328.03[2][a] (16th ed. 2016).

Courts may consider the following factors to determine whether a debtor should not be held justly accountable for the failure to make plan payments:

- a) whether the debtor has presented substantial evidence that he or she had the ability and intention to perform under the plan at the time of confirmation;
- b) whether the debtor did materially perform under the plan from the date of confirmation until the date of the intervening event or events:
- c) whether the intervening event or events were reasonably foreseeable at the time of confirmation of the Chapter 13 plan;
- d) whether the intervening event or events are expected to continue in the reasonably foreseeable future;
- e) whether the debtor had control, direct or indirect, of the intervening event or events: and
- f) whether the intervening event or events constituted a sufficient and proximate cause for the failure to make the required payments.

Bandilli, 231 B.R. at 840.

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#### **CONT...** Solyman Davidesfahani and Sharzad Davidesfahani

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Pursuant to 11 U.S.C. § 1328(f), a hardship discharge is not available if the debtor has received a discharge—

- (1) in a case filed under chapter 7, 11, or 12 of this title during the 4-year period preceding the date of the order for relief under this chapter, or
- (2) in a case filed under chapter 13 of this title during the 2-year period preceding the date of such order.

Furthermore, pursuant to Federal Rule of Bankruptcy Procedure ("FRBP") 4007(d):

On motion by a debtor for a discharge under §1328(b), the court shall enter an order fixing the time to file a complaint to determine the dischargeability of any debt under §523(a)(6) and shall give no less than 30 days' notice of the time fixed to all creditors in the manner provided in Rule 2002. On motion of any party in interest, after hearing on notice, the court may for cause extend the time fixed under this subdivision. The motion shall be filed before the time has expired.

#### B. Section 1328(f)

Debtors have filed no prior bankruptcy cases and have received no prior discharges. Thus, pursuant to § 1328(f), Debtors are eligible for a hardship discharge.

#### C. Section 1328(b)(1)

The legislative history of § 1328(b) indicates that if a debtor suffers severe problems (such as a natural disaster, a long-term layoff, family illness, or accident with attendant medical bills) that make plan modification impracticable, the debtor should not be held accountable for his failure to make plan payments. *See* H.R. Rep. No. 95-595, 95th Cong. 1st Sess. 128 (1977). Such "determination of whether a debtor is justly accountable for his or her failure to make payments under his or her Chapter 13 plan is necessary fact-driven, with the emphasis properly focused on the nature and

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#### CONT... Solyman Davidesfahani and Sharzad Davidesfahani

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quality of the intervening event or events upon which the debtor relies." *In re Bandilli*, 231 B.R. at 840.

Here, despite satisfying some of the *Bandilli* factors, Debtors have not satisfied 11 U.S.C. § 1328(b)(1). Debtors materially performed under their chapter 13 plan for over three years. At the time of plan confirmation, the circumstances surrounding Covid-19 were not reasonably foreseeable. Debtors, however, have not shown that Covid-19 is expected to continue in the foreseeable future, as well as constitutes a sufficient and proximate cause for their inability to continue to make plan payments.

In their declaration, Debtors state that they do not want to rent a portion of their house because of the pandemic; this means that Debtors have *decided* not to generate that rental income. Debtors have not explained why they cannot rent to an individual who is fully vaccinated, nor have they demonstrated that they have underlying health problems which prevent them from renting.

Under these facts, Debtors have failed to demonstrate that their inability to make plan payments going forward is from circumstances beyond their control. *See In re Dior*, 2017 Bankr. LEXIS 1046 (Bankr. S.D. Ind. Apr. 14, 2017) ("[W]here a debtor is unable to complete payments under a chapter 13 plan due to economic circumstances beyond the debtor's control that did not exist nor were foreseeable at the time of confirmation of the plan, and where the debtor has made serious efforts to overcome those circumstances but is unable to complete his or her plan payments, the requirement of § 1328(b)(1) has been met.").

#### D. Section 1328(b)(2)

Debtors have not shown that the value of property which Debtors already have distributed under their confirmed plan is not less than the amount that would have been paid to unsecured creditors in a hypothetical chapter 7 liquidation. Debtors' plan states that that the amount which would be distributed to nonpriority unsecured creditors through a chapter 7 case is \$12,102.90 [doc. 19].

Based on the chapter 13 trustee's periodic accounting report for June 2021 [doc. 59], Debtors have paid \$10,366.72 to nonpriority unsecured creditors. This amount is less than the \$12,102.90 that nonpriority unsecured creditors would have received in

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#### CONT... Solyman Davidesfahani and Sharzad Davidesfahani

Chapter 13

chapter 7. Accordingly, nonpriority unsecured creditors have not received as much as they would have in a hypothetical chapter 7 liquidation. Therefore, Debtors have not satisfied § 1328(b)(2).

#### E. Section 1328(b)(3)

Plan modification does not appear impracticable. In their schedule I, Debtors indicated that their combined monthly income was \$4,173.00; \$2,300.00 of that amount was rental income [doc. 1]. In their amended schedule J, Debtors indicated that their monthly net income was \$298.21 [doc. 17]. Without having a renter paying \$2,300.00 per month, Debtors' income is insufficient to make their plan payments.

However, as discussed above, Debtors' inability to make plan payments apparently arises from their refusal to continue to rent part of their home, in order to generate rental income. Moreover, if the pandemic is the cause of Debtors' loss of rental income, Debtors have not shown why they cannot modify their plan under the Cares Act to suspend plan payments and extend their plan term beyond five years. Accordingly, it appears that Debtors have not satisfied § 1328(b)(3).

#### III. CONCLUSION

The Court will deny the Motion.

The Court will prepare the order.

Party 1	Informat	tion

**Debtor(s):** 

Solyman Davidesfahani Represented By

Ali R Nader

**Joint Debtor(s):** 

Sharzad Davidesfahani Represented By

Ali R Nader

**Movant(s)**:

Solyman Davidesfahani Represented By

Ali R Nader

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Sharzad Davidesfahani

Represented By Ali R Nader Ali R Nader

**Trustee(s):** 

Elizabeth (SV) F Rojas (TR)

Pro Se

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1:20-10569 Michael Henry Moretti and Heather Marie Moretti

Chapter 13

#43.00 Debtors' Motion for order disallowing claim number 19 filed by BH Financial Group LLC.

Docket 40

#### **Tentative Ruling:**

Grant.

Movants must submit the order within seven (7) days.

Note: No response has been filed. Accordingly, no court appearance by movants is required. Should an opposing party file a late opposition or appear at the hearing, the Court will determine whether further hearing is required and movants will be so notified.

#### **Party Information**

**Debtor(s):** 

Michael Henry Moretti Represented By

Erika Luna

**Joint Debtor(s):** 

Heather Marie Moretti Represented By

Erika Luna

**Movant(s):** 

Michael Henry Moretti Represented By

Erika Luna

Heather Marie Moretti Represented By

Erika Luna

**Trustee(s):** 

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1:20-12087 Harry D Cleeland, III

Chapter 13

#44.00

Motion to Amend Order Granting Debtor's Motion for Authority to Sell Real Property entered on 02/26/21 (Docket #46) To Correct Errors and Omissions

Docket 102

#### **Tentative Ruling:**

The Court will set a briefing schedule regarding the chapter 13 trustee's entitlement to fees based on real property sale proceeds that were distributed directly from escrow to pay secured claims.

#### **Party Information**

#### **Debtor(s):**

Harry D Cleeland III Represented By

Edmond Richard McGuire

**Trustee(s):** 

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1:20-12087 Harry D Cleeland, III

Chapter 13

#45.00

Motion to Amend Order Granting Debtor's Motion for Authority to Sell Real Property entered on 03/04/21 (Docket #52) to Correct Errors and Omissions

Docket 105

#### **Tentative Ruling:**

The Court will set a briefing schedule regarding the chapter 13 trustee's entitlement to fees based on real property sale proceeds that were distributed directly from escrow to pay secured claims.

#### **Party Information**

#### **Debtor(s):**

Harry D Cleeland III Represented By

**Edmond Richard McGuire** 

#### **Trustee(s):**

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1:21-10143 Alda M Lutz

Chapter 13

#46.00 Debtor's Objection to Proof of Claim Number 1 of J.P. Morgan Mortgage Acquisition Corp.

Docket 41

#### **Tentative Ruling:**

Given that J.P. Morgan Acquisition Corp. ("JPMorgan") recently provided, with JPMorgan's opposition, detailed invoices regarding the attorneys' fees that are included as prepetition arrears in JPMorgan's proof of claim [Exs. I and J, doc. 45], does the debtor intend to make any specific objections to the *reasonableness* of those attorneys' fees?

#### **Party Information**

**Debtor(s):** 

Alda M Lutz Represented By

William R Cumming

**Movant(s):** 

Alda M Lutz Represented By

William R Cumming

**Trustee(s):**